

**Certificate of Notice Page 1 of 3**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Sherry Lee Shire-Misnik  
 Debtor

Case No. 17-18533-amc  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Antoinett  
 Form ID: pdf900

Page 1 of 2  
 Total Noticed: 40

Date Rcvd: Feb 14, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 16, 2019.

db +Sherry Lee Shire-Misnik, 163 Meadowview Court, Langhorne, PA 19047-1013  
 cr +DITECH FINANCIAL LLC, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883  
 14031037 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank of America, PO Box 982238, El Paso, TX 79998)  
 14031036 Bank of America, P.O. Box 31785, Tampa, FL 33631-3785  
 14093269 Bank of America, N.A., PO Box 31785, Tampa, FL 33631-3785  
 14031048 +++DITECH, 332 MINNESOTA ST STE E610, SAINT PAUL MN 55101-1311  
 (address filed with court: Ditech, 332 Minnesota St, Suite 610, Saint Paul, MN 55101)  
 14092683 +Ellen Mignoni, Mary Jo Silvi, Margaret T. Mignoni, 3101 Worthington Street, NW,  
 Washington, DC 20015-2321  
 14031049 +Ellen Mignoni, Beneficiary and Fiduciary of the, Estate of Frank E. Mignoni,  
 4549 Winding Brook Drive, Bensalem, PA 19020-7805  
 14031050 +Gary J Misnik, 726 Perkins Lane, Edgewater Park, NJ 08010-1621  
 14031052 +John A. Torrente, Esquire, Begley, Carlin & Mandio, LLP, 680 Middletown Blvd,  
 Langhorne, PA 19047-1817  
 14031055 +MDVIP, 4950 Communication Ave, Suite 100, Boca Raton, FL 33431-3308  
 14031053 +Margaret T. Mignoni, 4549 Winding Brook Drive, Bensalem, PA 19020-7805  
 14031054 +Mary Jo Silvi, Beneficiary of the, Estate of Frank E. Mignoni, 4549 Winding Brook Drive,  
 Bensalem, PA 19020-7805  
 14031056 +Morris Licciardello, 4549 Winding Brook Drive, Bensalem, PA 19020-7805  
 14031057 +Sears/cbna, Mastercard, PO Box 6283, Sioux Falls, SD 57117-6283  
 14031058 +Sears/cbnd, PO Box 6189, Sioux Falls, SD 57117-6189  
 14031061 +Synchb/ToysRUSDC, PO Box 965005, Orlando, FL 32896-5005  
 14031062 +Wells Fargo Bank Nv NA, PO Box 31557, Billings, MT 59107-1557  
 14108092 +Wells Fargo Bank, N.A., c/o KARINA VELTER, Manley Deas Kochalski LLC, P.O. Box 165028,  
 Columbus, OH 43216-5028

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Feb 15 2019 02:37:06 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 15 2019 02:36:41  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Feb 15 2019 02:36:55 U.S. Attorney Office,  
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 cr +E-mail/PDF: gecsedirecoverycorp.com Feb 15 2019 02:42:40 Synchrony Bank,  
 c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 14078076 E-mail/Text: ally@ebn.phinsolutions.com Feb 15 2019 02:36:13 Ally Financial,  
 PO Box 130424, Roseville MN 55113-0004  
 14031035 +E-mail/Text: ally@ebn.phinsolutions.com Feb 15 2019 02:36:13 Ally Financial,  
 200 Renaissance Ctr, Detroit, MI 48243-1300  
 14031038 +E-mail/Text: ECMBKMail@Caliberhomeloans.com Feb 15 2019 02:37:18 Caliber Home Loans,  
 13801 Wireless Way, Oklahoma City, OK 73134-2500  
 14031040 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Feb 15 2019 02:42:28 Capital One,  
 PO Box 30281, Salt Lake City, UT 84130-0281  
 14031039 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Feb 15 2019 02:42:41 Capital One,  
 Helzberg, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3438  
 14031041 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Feb 15 2019 02:36:26 Comenity Bank/Chadwicks,  
 PO Box 182789, Columbus, OH 43218-2789  
 14031042 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Feb 15 2019 02:36:26 Comenity Bank/Jared,  
 Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125  
 14031043 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Feb 15 2019 02:36:26 Comenity Bank/lmbryant,  
 PO Box 182789, Columbus, OH 43218-2789  
 14031044 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Feb 15 2019 02:36:27 Comenity Bank/roamans,  
 PO Box 182789, Columbus, OH 43218-2789  
 14031047 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Feb 15 2019 02:36:27 Comenitybk/VictoricSecret,  
 PO Box 182789, Columbus, OH 43218-2789  
 14031045 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Feb 15 2019 02:36:27 Comenitybk/brylane,  
 PO Box 18279, Columbus, OH 43218  
 14031046 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Feb 15 2019 02:36:27 Comenitybk/jesslon,  
 PO Box 182789, Columbus, OH 43218-2789  
 14093396 E-mail/Text: bankruptcy.bnc@ditech.com Feb 15 2019 02:36:21  
 Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154,  
 Rapid City, South Dakota 57709-6154  
 14031986 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Feb 15 2019 02:42:55  
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 14070375 E-mail/Text: bnc-quantum3group.com Feb 15 2019 02:36:29  
 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788  
 14031059 +E-mail/PDF: gecsedirecoverycorp.com Feb 15 2019 02:42:39 Synch/Amazon, PO Box, 965015,  
 Orlando, FL 32896-0001  
 14031060 +E-mail/PDF: gecsedirecoverycorp.com Feb 15 2019 02:42:39 Synch/Care Credit,  
 PO Box 965036, Orlando, FL 32896-5036

TOTAL: 21

District/off: 0313-2

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Page 2 of 2  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14092445 Wells Fargo Bank, N.A. Default Document Processing, 1000 Blue Gentian Road N9286-01Y  
cr\* +Morris Licciardello, 4549 Winding Brook Drive, Bensalem, PA 19020-7805  
14031051\* Gary J. Misnik, 726 Perkins Lane, Edgewater Park, NJ 08010-1621  
14047890\* +John A. Torrente, Esquire, Begley, Carlin & Mandio, LLP, 680 Middletown Blvd.,  
LANGHORNE, PA 19047-1817

TOTALS: 1, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 16, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 14, 2019 at the address(es) listed below:

JEROME B. BLANK on behalf of Creditor CALIBER HOME LOANS, INC. ET. AL. paeb@fedphe.com  
JEROME B. BLANK on behalf of Creditor LSF9 MASTER PARTICIPATION TRUST paeb@fedphe.com  
JOHN A. TORRENTE on behalf of Creditor Morris Licciardello jtorrente@begleycarlin.com  
JOHN A. TORRENTE on behalf of Creditor Ellen Mignoni jtorrente@begleycarlin.com  
JOSEPH M. RAMAGLI on behalf of Debtor Sherry Lee Shire-Misnik jramagli@jccslaw.com  
KARINA VELTER on behalf of Creditor Wells Fargo Bank, N.A. amps@manleydeas.com  
KEVIN G. MCDONALD on behalf of Creditor Bank Of America, N.A. bkgroup@kmlawgroup.com  
ROBERT H. HOLBER on behalf of Trustee ROBERT H. HOLBER trustee@holber.com,  
rholber@ecf.epiqsystems.com  
THOMAS YOUNG.HAE SONG on behalf of Creditor CALIBER HOME LOANS, INC. ET. AL. paeb@fedphe.com  
THOMAS YOUNG.HAE SONG on behalf of Creditor LSF9 MASTER PARTICIPATION TRUST paeb@fedphe.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com,  
philaecf@gmail.com  
WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 13

In re : Chapter 13

SHERRY LEE SHIRE-MISNIK

Debtor(s)

: Bankruptcy No. 17-18533AMC

**ORDER CONFIRMING PLAN UNDER CHAPTER 13**

AND NOW, this 13<sup>th</sup> day of February, 2019 consideration of the plan submitted by the debtor under Chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that

A. a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;

B. the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provision of title 11 U.S.C.;

C. any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

D. the plan has been proposed in good faith and not by any means forbidden by law;

E. the value, as of the effective date of the plan, of property to be distributed under the plan on account of each allowed unsecured claim is not less than the amount that would be paid on such claim if the estate of the debtor were liquidated under chapter 7 of title 11 on such date;

F. with respect to each allowed secured claim provided for by the plan-

(1) the holder of such claim has accepted the plan;

(2) (a) the plan provides that the holder of such claim retain the lien securing such claim, and

(b) the value, as of the effective date of the plan, of property to be distributed under the plan on account of such claims is not less than the allowed amount of such claim; or

(3) the debtor has agreed to surrender or has surrendered the property securing such claim to such holder of the claim; and

G. the debtor will be able to make all payments under the plan and to comply with the plan;

WHEREFORE, it is ORDERED:

1. that the plan is CONFIRMED

2. that pursuant to 11 U.S.C. 1327 the provisions of the confirmed plan bind the debtor and each of the creditors of the debtor, whether or not the claim of such creditor is provided for by the plan, and whether or not said creditor has objected to, has accepted or has rejected the plan; and

3. that all property of the estate, including any income, earnings, other property which may become a part of the estate during the administration of the case which property is not proposed, or reasonably contemplated, to be distributable to claimants under the plan shall revert in the debtor(s); provided, however, that no property received by the trustee for the purpose of distribution under the plan shall revert in the debtor except to the extent that such property may be in excess of the amount needed to pay in full all allowed claims as provided in the plan.

  
Honorable Ashely M. Chan

United States Bankruptcy Judge